

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,801,813 B2  
APPLICATION NO. : 10/775751  
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INVENTOR(S) : Owen H. Brown et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In line 40 of column 9, claim 1 should be corrected to change “non-debit” to “debit”, such that claim 1 reads as follows:

1. A computer-implemented method for impounding escrow funds by an electronic funds processor (EFP) in a computer system from credit or debit card transactions of a merchant associated with a closeout period, the method comprising the steps of:

- determining a first sales amount in the computer system EFP associated with one or more non-credit or non-debit card transactions of the merchant during the closeout period;
- determining a second sales amount in the computer system EFP associated with one or more credit or debit card transactions of the merchant during the closeout period;
- determining an escrow amount in the computer system EFP based on the first sales amount, wherein the escrow amount is determined as one of:
  - (1) a predetermined percentage of one or more of the first and second sales amounts, and
  - (2) a sum of a predetermined percentage of at least one of the first and second sales

amounts, and wherein said predetermined percentage comprises:

- (1) a merchant tax rate, and
- (2) an estimate for generating escrow funds sufficient to pay a predetermined sum from the one or more of the first and second sales amounts over a predetermined number of sales periods;

determining in the computer system EFP whether the second sales amount exceeds the escrow amount;

crediting an escrow account with the escrow amount in the computer system EFP when the second sales amount exceeds the escrow amount;

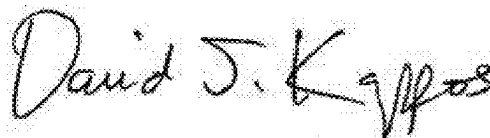
crediting a merchant account with an amount equal to the difference between the second sales amount and the escrow amount;

determining a payable amount to be paid from the escrow account; and

debiting the payable amount from the escrow account,

wherein the payable amount is debited for payment to one or more of a local tax authority, a state tax authority, a federal tax authority, a judicial authority, a recipient of a legal judgment and a merchant.

Signed and Sealed this  
Third Day of May, 2011



David J. Kappos  
*Director of the United States Patent and Trademark Office*